

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl No.: 10/707,327 Confirmation No.: 1326

Applicant: Gerstner et al.

Filed: December 5, 2003

Group Art Unit: 3691

Examiner: Bruce I. Ebersman

Title: SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY
TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL
INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER

Atty Dkt. No. 1538US1.014033.018

Customer No. 69603

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action dated July 21, 2010, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks begin on page 9 of this paper.